

In re:  
Tina L White  
Debtor

Case No. 18-16375-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 15, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2024:

Recip ID	Recipient Name and Address
db	+ Tina L White, 145 North Main Street, Second Floor Rear, Spring City, PA 19475-1872
14235886	+ Borough of Phoenixville, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14222911	+ Upper Providence Twp., c/o Joseph E. Bresnan, Esq., 224 King St., Pottstown, PA 19464-5515
14241712	+++ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 16 2024 00:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14238214	+ EDI: LCIBAYLN	Nov 16 2024 05:21:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14238006	EDI: CAPITALONE.COM	Nov 16 2024 05:21:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14227052	^ MEBN	Nov 16 2024 00:23:21	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14226461	^ MEBN	Nov 16 2024 00:23:21	Debt Recovery Solutions LLC, 6800 Jericho Turnpike, Suite 113-E, Syosset, NY 11791-4401
14235943	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 16 2024 00:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14218633	^ MEBN	Nov 16 2024 00:23:12	NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
14221355	+ Email/Text: ecfbankruptcy@progleasing.com	Nov 16 2024 00:35:00	NPRT0 North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14205516	+ Email/Text: bankruptcygroup@peco-energy.com	Nov 16 2024 00:35:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14225586	EDI: PENNDEPTREV	Nov 16 2024 05:27:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14225586	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2024 00:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14234186	EDI: Q3G.COM		

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14209082 + EDI: AIS.COM

Nov 16 2024 05:27:00

Quantum3 Group LLC as agent for, Aqua Finance,  
PO Box 788, Kirkland, WA 98083-0788

Nov 16 2024 05:27:00

T Mobile/T-Mobile USA Inc, by American  
InfoSource as agent, 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14272092	##+	Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Borough of Phoenixville jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JOSEPH L QUINN	on behalf of Debtor Tina L White CourtNotices@rqplaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARY F. KENNEDY	on behalf of Creditor Citizens Bank N.A. mary@javidianlaw.com, tami@javidianlaw.com;angie.harrigan@javidianlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Tina L White</u>	Social Security number or ITIN	xxx-xx-5492
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-16375-amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tina L White  
fka Tina Montegna, fka Tina Ciampoli

11/14/24

By the court: Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**